



April 3, 2017

Via Certified Mail, Return Receipt Requested

Mr. Martin Farris
Dream Home Funding
4745 Rockwood Drive
San Angelo, TX 76905

Re: Your "Survey" advertisement on the San Angelo LIVE! Website

Dear Mr. Farris:

I am the Executive Vice President and General Counsel for Gateway Mortgage Group, LLC ("Gateway").

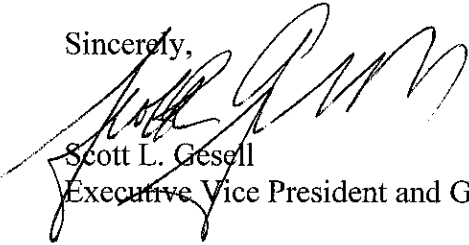
I have reviewed an advertisement you placed on the San Angelo LIVE! Website on March 24, 2017 titled "Mortgage Survey of Local San Angelo Lenders". Included in this advertisement is information that you attribute to Gateway.

Please be advised that Gateway believes you obtained this information under false and misleading pretenses and for deceptive purposes. Moreover, Gateway believes that this information does not provide a complete or accurate presentation of all the costs or pricing associated with obtaining a loan, and therefore could be construed as misleading and/or deceptive advertising to consumers.

Demand is hereby made that you cease and desist from including any information regarding Gateway, any of its products and services or costs associated with the same, in any future advertising or "survey" activities.

Gateway is currently assessing its intended course of action to address your actions in your March 24, 2017 advertisement. Additionally, if you and/or your company fail to cease and desist from similar future conduct as requested, Gateway intends to pursue its legal remedies it may have against you or your employer.

Sincerely,


Scott L. Gesell
Executive Vice President and General Counsel

